



Find the plan that's right for you.

## VERMONT HEALTH CONNECT

is a new way to choose a health insurance plan that fits your needs and your budget. At **VermontHealthConnect.gov** you can make side-by-side comparisons of private health plans and see if you're eligible for public plans. Starting October 2013, you will have all the information you need to find the plan that is right for you – all in one place. You can ring in 2014 covered by a quality health plan.

**Vermont Health Connect** is being established as part of the federal Affordable Care Act (ACA) and Vermont law. Vermont Health Connect sets Vermont on a path toward reaching the state's health care goal of ensuring high-quality health coverage for every Vermont resident.

Learn more at: **VermontHealthConnect.gov**

**Facebook:** Vermont Health Connect

**Twitter:** @VTHealthConnect

**YouTube:** VTHealthConnect

### Still have questions?

**Email:** [vthealthconnect@state.vt.us](mailto:vthealthconnect@state.vt.us)



Find the plan that's right for you.

VERMONT HEALTH CONNECT  
**A NEW WAY TO  
FIND A HEALTH PLAN  
COMING OCTOBER 2013**





## YOU'RE COVERED

Every plan offered through **Vermont Health Connect** will cover the important things like doctor visits, emergency care, preventive care and prescription coverage – so there's no guesswork about what's covered.

## NEED HELP?

If you have questions about health plans or need help enrolling, we have experts on hand to help – in person, by phone or online.

## MARK YOUR CALENDAR

You can start using **Vermont Health Connect** this year. The first open enrollment period runs from October 2013 to March 2014. If you apply by mid-December, your plan will go into effect January 1, 2014.

## LOW-COST OR FREE PLANS ARE AVAILABLE

Depending on how much you earn, you might qualify for a low-cost or free health plan, or get financial help to lower the cost of your premiums and copays. Many Vermonters will be eligible for financial help, so it's worth checking out.

Go to **VermontHealthConnect.gov** and use our calculator to estimate your costs.



## NEW OPTIONS FOR SMALL BUSINESSES

**Vermont Health Connect** will make it easier for small businesses to access the same quality coverage available to large businesses. Starting in 2014, small businesses with 50 or fewer full-time employees will be able to use **Vermont Health Connect** to find coverage for their employees.

As a small business owner, you will have the opportunity to decide whether to offer coverage. It's up to each small business to determine if employees would be better off accessing financial help through **Vermont Health Connect** or taking advantage of employer-sponsored health insurance benefits.

If you do decide to offer insurance, you and your employees will have choices. As a small business owner, you choose the plans that will be available to your employees. Then, you choose the amount your business will contribute. Your employees simply connect with **Vermont Health Connect** and sign up – reducing your paperwork and administrative costs.

Employees can apply your contribution to the plan that best meets their personal medical needs. You no longer have to guess what works best for everyone. The choice is now in the hands of each employee.

Visit **VermontHealthConnect.gov** to learn more.